

AMENDMENTS TO THE SPECIFICATION:

Replace the paragraph at page 3, beginning at line 22, with the following amended paragraph:

Preferably, said short-range communications part is a Bluetooth chip comprising a Bluetooth transceiver. Alternatively, the short-range communications part comprises another type of short-range RF transceiver such as a WLAN (Wireless Local Area Network) transceiver. In a preferred embodiment, the card reader part does not have its own processing unit (nor memory); instead, software controlling the operation of both the card reader part and the short-range communications part is ~~ran~~ run in a single processing unit located on the Bluetooth chip. In a preferred embodiment, the smart card reader software is stored in a single memory located on the Bluetooth chip in the smart card reader. The Bluetooth chip is an integrated circuit.